



Creating financial independence since 1846

User guide for online transactions

www.ioofonline.com.au

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The best way to manage your super is to keep track of it online. Fortunately IOOF Employer Super makes it easy to get the information you need, whenever you need it.

This document guides you through the functions of IOOF Online, such as adjusting your future cash flow strategy or buying and selling managed funds and equities. It also highlights the various reports which can be run online as well as how you can change your contact details and your password.

Please note, whilst this guide has been prepared to assist you, you should note that the information contained in this guide is factual in nature and does not constitute advice. Example investment options shown are only samples and may not be available in your current product. We recommend you seek your own independent advice to address your personal circumstances.

Choosing the right browser

You should ensure that you are using the most up-to-date version of your chosen browser when using the IOOF Employer Super site.

We recommend using Firefox. If you prefer to use Internet Explorer, you need to ensure that you're using at least version 7. IOOF Online will not work with Internet Explorer version 6 or earlier.

To download Firefox for free, go to www.firefox.com

To upgrade to the latest version of Internet Explorer, go to www.microsoft.com

MySuper members

If you are a MySuper member there are some functions that are not available to you, such as online trading. However you can elect to become a Choice member, which gives you access to all areas of IOOF Online.

If you wish to make an investment choice, you can do so by completing the 'Switching instructions' form available on our website (www.ioof.com.au). Alternatively, you can contact our client service team on **1800 333 500** to request that a form be sent out to you.

Registration process

Registering for IOOF Online is simple.

Firstly go to www.ioof.com.au/login and click on the **'Not registered'** hyperlink under the 'Login to IOOF Online' area.

News | Contact us | Documents | Find a financial planner | Login

IOOF Creating financial independence since 1846

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Advice and guidance Investments Superannuation Retirement Estate and trustee services

Login to Portfolio Online

Who should use Portfolio Online?

Advisers, members and employers who are looking to access:

- IOOF Pursuit
- IOOF Portfolio Service
- LifeTrack

Username

Password

Log in

[Not registered?](#) | [Forgotten your password?](#)

Login to IOOF Online

Who should use IOOF Online?

Advisers, members and employers who are looking to access:

- IOOF Employer Super (formerly Spectrum Super)

Username

Password

Log in

[Not registered?](#) | [Forgotten your password?](#)

Login to Transact

Who should use Transact?

Employers who are looking to use our super administration and clearing house facility for:

- IOOF Employer Super (formerly Spectrum Super)
- IOOF Portfolio Service
- LifeTrack

Username

Password

Log in

[Not registered?](#) | [Forgotten your password?](#) | [PDS](#)

Registration is either for members or advisers. Employers will need to contact our client services team on 1800 333 500 to register for online access and we generally require your full name, the company name, email, postal address, phone and fax numbers in order to verify your company details.

Register for IOOF Online

1. Registration Type | 2. Terms & Conditions | 3. Personal Details | 4. Verify your Email | 5. Confirmation

You can know where you are at any time in the registration process by following the sequence bar above.

Please select your registration type:

Member

Register

You will need your member number in order to register

Adviser

Register

You will need your adviser number and member numbers of two of your clients to register

The next step is to read the terms and conditions. Please note you will need to accept the terms and conditions to complete the registration process.

Register for IOOF Online

1. Registration Type
2. Terms & Conditions
3. Personal Details
4. Verify your Email
5. Confirmation

Terms and conditions

ABOUT THESE TERMS AND CONDITIONS

This Site (**the Site**) is an internet based superannuation and investments administration facility provided by the IOOF group and made available to persons who utilise or hold one or more products issued or administered by IOOF Investment Management Limited (**IIML**) ABN 53 006 695 021 AFSL No. 230524 and/or Australian Executor Trustees Limited (**AET**) ABN 84 007 869 794 AFSL No. 240023 (defined herein as **Products**).

These Terms and Conditions relate to use of the Site. The Site includes information transmitted electronically, by phone or on paper and any associated information provided by the IOOF group.

Your access to the Site is subject to these Terms and Conditions, the IOOF group Privacy Policy, disclaimers and any additional terms and conditions or statements contained on the Site (referred to collectively as the Terms and Conditions). By accessing, viewing, using any of the online functionality or otherwise using this website and the Site, you agree to be subject to these Terms and Conditions.

In these Terms and Conditions, references to:

- a. "our", "we", "us" are references to the IOOF group, including IIML and AET and their related bodies corporate; and
- b. "you" and "your" are references to Registered Users.

I Decline
I Accept

Complete your details in the registration form. Your details will be verified against the information you have previously provided to us to prevent unauthorised persons from registering as you.

The details required for members include:

- member number
- surname
- date of birth
- email
- password (which must be between six and ten characters and include numerics)
- the option for IOOF to track your lost super on your behalf.

IOOF

TERMS & CONDITIONS CONTACT US IOOF EMPLOYER SUPER SITE

Wednesday 04/12/2013

Member Registration for IOOF Online

1. Registration Type 2. Terms & Conditions 3. Personal Details 4. Verify your Email 5. Confirmation

Member Details

We ask you these questions so that we can match your answers with information that you provided to us previously. This security measure helps to prevent unauthorised persons from registering as you.

Member number (Enter the eight numeric digits of your membership number)

Surname

Date of birth (dd/mm/yyyy)

Email Address

We need your email address so you can receive important information from us.

Email

Confirm email

Password

Choose a password. Your password must contain between 6 and 10 characters and include numerics. You will need to remember this password so you can access your account information.

Password

Confirm password

Let us find your lost super!

By selecting Yes, you consent to IOOF Employer Super using your TFN to track down your super through the ATO SuperMatch database.

☒ Yes, I consent

☐ No, I do not consent

For advisers the registration form is similar. The details required include:

- adviser number
- surname
- member number(s) of your clients – you'll need two member numbers if you advise two or more active members.
- email address
- password (which must be between six and ten characters and include numerics)

Once the registration form is completed, click the **'Next'** button.

If your details don't match our records, you'll be advised to contact our client services or adviser services team for assistance.

Once your form is successfully submitted, you'll receive a message asking you to check your email, as shown below.

IOOF

TERMS & CONDITIONS CONTACT US IOOF EMPLOYER SUPER SITE

Wednesday 04/12/2013

Register for IOOF Online

1. Registration Type 2. Terms & Conditions 3. Personal Details 4. Verify your Email 5. Confirmation

Check your email

You will receive a confirmation email from us shortly containing information so you can complete the registration process. Please note you will have 14-days to complete the registration, after which your registration will expire requiring you to complete the registration process again. If you do not receive the email within an hour, please contact the IOOF Employer Super client services team on 1800 333 500.

Please close this window

The email contains a link, which you need to copy and paste into your browser. Enter the password you nominated and you'll then be successfully registered for IOOF Online. Remember you need to complete this step within 14 days otherwise you'll have to complete the registration process again.

Getting started

When you log into your account, you'll see a complete overview of your portfolio.

IOOF logo and navigation bar (Trading & Investment, Portfolio, IOOF from 1988, About IOOF, Log Out)

Member portfolio

Account Information (since 15-08-2007)

Member account name		Are you another person?	Yes
Member account number		Debit	
Product type		Advised	
Account type		Employee	
My Super			

Personal information

Name		Postal address		Phone number	
Sex					
Date of birth		Street address			
Twinkl					

Communication preferences

Communications delivered electronically (From 2012-12 statements will be available online. Other communications will be made available online as this feature is developed)	all communications, including my benefit statements, investment performance required by law and notices of any change of details required by law	Communications delivered by mail	Yes
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SPAY[®] contribution information

Contribution type	Frequency	Referral service
Personal	Yes	
Salary sacrifice	Your employer	
Voluntary employer	Your employer	
Superannuation Contribution	Your employer	
Spouse contribution	Your spouse	

Insurance details

Type of cover	Status	Benefit amount	Annual premium	Frequency [*]
Standard insurance				
Death cover	Cover	\$120,000.00	\$100.00	Monthly
Total death premium (including TPD cover)		\$100,000.00		
Additional insurance				
Additional death cover	Yes	\$1.00	\$1.00	Yearly
Additional TPD cover		\$1.00		
Income protection insurance				
Income protection insurance	Yes	\$1.00	\$1.00	Yearly

^{*} The above insurance premiums are shown above. This is the total premium amount payable for the year and deducted proportionally at the frequency indicated above.

Death benefit nomination

Beneficiary	Date of birth	Relationship	Percentage	Type	Expiry
No death benefit nomination has been recorded. In the event of death, any benefits will be paid to your estate.					

INVESTMENT OPTIONS

Investment	Units	Unit price	Investment date	Current units	Current value [*]	Transactions in progress [*]	Total value [*]
Cash at Bank					\$14,515.12	\$14,515.12	\$14,515.12
IOOF Cash Management Trust					\$14,548.38	\$1.00	\$14,548.38
IOOF Global Growth Trust		\$1.00	2014/05/15	21,212.108	\$21,212.108	\$14,548.38	\$15,147.14
Total					\$50,271.48	\$1.00	\$50,271.48

^{*} All values are estimated based on the last unit price available. For listed securities, this will be the last closing price. Investment and unit price data do not include accrued amounts. To view your accrued amounts, please refer to the appropriate reports.

Portfolio Asset Allocation

Asset Allocation History

Asset Allocation Pie Chart:

- Cash (21.26%)
- Australian equity (22.09%)
- International equity (16.20%)
- Australian Fixed Interest (1.25%)
- International Fixed Interest (1.36%)
- Property (0.00%)
- Other (3.90%)

Account details

Account components

Income		\$0.00
Capital [*]		\$10,271.48
Total		\$10,271.48

^{*} This component may include both listed and unlisted elements. Unlisted elements originate from account-based income and unlisted capital gains on some securities.

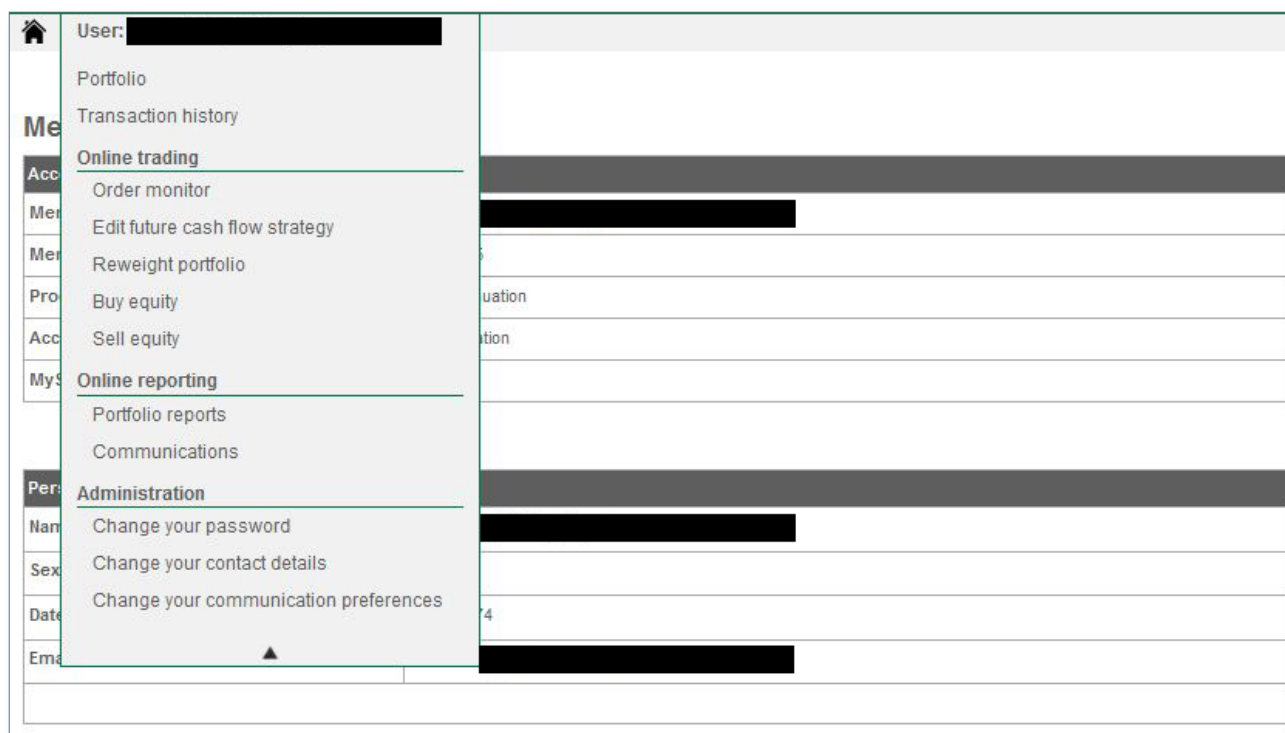
Higher review period

Start date		2014/01/01
End date		2014/01/01

Transaction details

Unrealised capital gains/losses		\$0.00
Realised capital gains/losses		\$0.00
Unrealised gains/losses		\$0.00

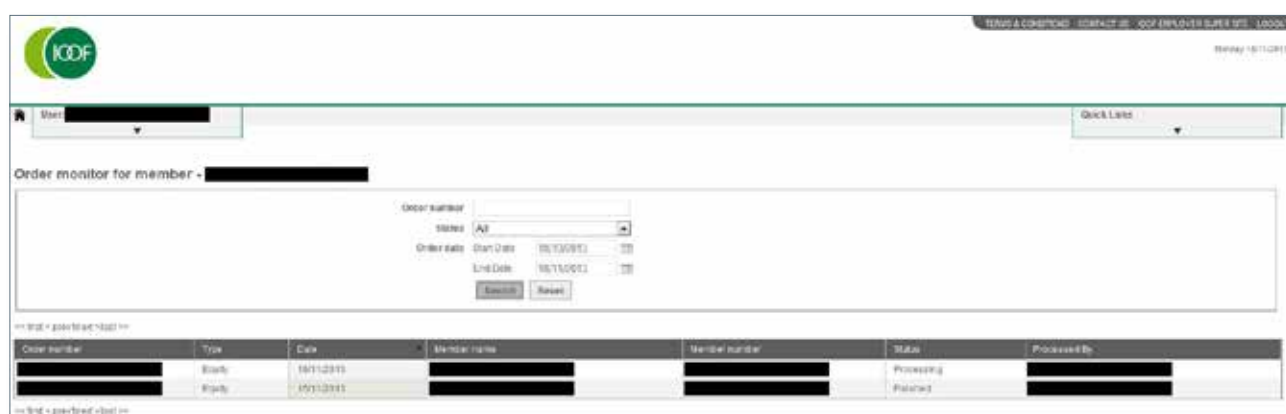
As you can see by clicking on the down arrow under your name, the user drop down menu is displayed. You have a number of online trading options, including the order monitor, edit future cash flow strategy, reweight portfolio, buy and sell equity.



Order monitor

Once you have successfully submitted buy or sell requests, you can track their progress via the order monitor. At the completion of each request you'll be presented with a link to the order monitor, or you can click on the **'Order monitor'** link in the **'Online trading'** section.

When you enter the order monitor, you'll be presented with details of all your recent trades. Please note that advisers will see trades they have placed on behalf of their clients, whereas members will only be able to view their own orders.



From this screen, you can track progress of transactions that are underway, plus you can click on an **'Invalid'** status to see a brief explanation of why a request has failed.

Finally, you can click on the order number to view details of the trade.

Edit future cash flow strategy

(Not available for MySuper members)

In this example, you're not obliged to adjust future cash flow but you're free to do so if you wish.

On some occasions it is compulsory to adjust future cash flow. If, during the reweight process, you have sold all holdings of an investment option which forms part of your future cash flow strategy, you will be required to replace that option. This is because you can't keep an investment option in your future cash flow strategy if you no longer own units in that option.

You can either increase the percentage of other options which already form part of your future cash flow strategy, or you can select another investment option in your portfolio to add to the strategy. Please note, you can't add a new investment option to your future cash flow strategy if you don't already own units in that option. If you want to add a new option to your cash flow strategy that you don't already own units in, you must first switch some money into that option using the **'Reweight portfolio'** function.

To illustrate how the future cash flow process works, we'll add the IOOF MultiMix Moderate Trust (an investment option that is already held in this example portfolio) to the future cash flow strategy. By typing **'IOOF'**, matching investment options will appear as shown in the screenshot below.

The screenshot displays the 'Edit future cash flow strategy' page. At the top, there's a header with the IOOF logo and navigation links. Below the header, a search bar is visible. The main section shows a list of investment options. A search filter 'IOOF' is applied, showing results for 'IOOF MultiMix Moderate Trust' and 'IOOF MultiMix Conservative Fund'. Below the list, two pie charts illustrate the asset allocation for these funds. The first chart for 'IOOF MultiMix Moderate Trust' shows: Cash (26.15%), Australian equity (12.45%), International equity (8.90%), Australian fixed interest (25.40%), International fixed interest (15.35%), Property (7.80%), and Other (3.85%). The second chart for 'IOOF MultiMix Conservative Fund' shows: Cash (26.15%), Australian equity (12.45%), International equity (8.90%), Australian fixed interest (25.40%), International fixed interest (15.35%), Property (7.80%), and Other (3.85%).

By clicking on the appropriate investment option, you'll be able to allocate the option a cash flow percentage. The total will need to add up to 100 per cent. In the example below, we have decided to allocate 45 per cent to the IOOF MultiMix Moderate Trust and will need to adjust the percentage against another fund/s in the strategy.

When allocating a percentage to the last investment, you can ensure the total adds up to 100 per cent by clicking on the green **'Fill'** button. This will automatically allocate the remaining percentage against the investment.

The screenshot shows the 'Edit future cash flow strategy' page with a table of investment options. The table has columns for 'Investment', 'Percentage', 'Fill', and 'Remove'. The 'IOOF MultiMix Moderate Trust' is highlighted with a red circle around its 45.00% allocation. The 'Fill' button is visible next to it. The total percentage is shown as 100.00%.

By clicking **'Next'**, you'll be presented with a confirmation screen which allows you to review the changes that you have made before implementing them.

IOOF

15/11/2015

User [Redacted] [Redacted]

Confirm changes

Member name: [Redacted] Product type: Subscription Account type: Accumulator

Member number: [Redacted] Effective date: [Redacted]

1. Future cash flow strategy 2. Confirm changes

Investment	Percentage
IOF Future Cashflow Fund (ISF031000)	5.00%
IOF Future Cashflow Fund (ISF041000)	50.00%
IOF Future Cashflow Fund (ISF041000)	45.00%

Back Submit

If you've made a mistake, or want to change anything, you can click **'Back'** to step back through the screens to the one you need. Otherwise, you can click **'Submit'** if you're happy with the changes that are to be made. You'll be taken to the following screen which will ask you to enter your password.

IOOF

15/11/2015

User [Redacted] [Redacted]

Confirm your password

Please enter your password to complete your request.

On confirming your password and accepting content, you acknowledge and agree with the above terms and conditions.

password: **** Confirm

The requirement to enter your password ensures that it's not possible to submit an order accidentally. Furthermore, there is added security that all changes submitted online are verified to be by the user logged in. This is important since the order can't be modified or cancelled once it has been submitted. Once you have entered your password, you'll be presented with the following screen which confirms that your order has been submitted and provides a link to the order monitor.

IOOF

15/11/2015

User [Redacted] [Redacted]

Your update to the future cash flow strategy was successful.

Your update to the future cash flow strategy was successfully processed. It may take up to 15 minutes for the changes to be reflected on the member portfolio screen.

Once your order has been submitted, you are able to track progress through the order monitor. Details on how the order monitor works are provided earlier in this user guide.

Reweight portfolio

(Not available for MySuper members)

The **'Reweight portfolio'** function can be used to either reset the percentage, weighting, of each option in your portfolio or to add and remove investment options to your portfolio. Please note, **'Reweight portfolio'** can only be used for managed funds, it can't be used to buy and sell equities. You can use the **'Buy equity'** and **'Sell equity'** functions for this purpose – further detail on these functions is contained later in this user guide.

When you choose **'Reweight portfolio'**, you'll be presented with the following screen.

The screenshot shows the 'Reweight portfolio' interface. At the top, there's a navigation bar with the IOOF logo and user information. Below this, a header section displays 'Member name', 'Member number', 'Product type: Superannuation', and 'Account type: Accumulation'. The main content area is divided into three tabs: '1. Reweight portfolio', '2. Future cash flow strategy', and '3. Confirm changes'. The '1. Reweight portfolio' tab is active, showing a table of managed funds. The table has columns for 'Investment', 'Current (%)', 'Current (\$)', 'Proposed (%)', 'FB', and 'Revoke'. The funds listed are 'Cash at Risk', 'Van Eck Bluebird Global Fund (SIF337TAU)', and 'Total'. Below the table, there are two pie charts: 'Current asset allocation' and 'Proposed asset allocation'. The 'Current asset allocation' chart shows a breakdown of assets: Cash (76.35%), Australian equity (5.34%), International equity (4.39%), Australian fixed interest (3.87%), International fixed interest (2.44%), Property (1.44%), and Other (3.02%). The 'Proposed asset allocation' chart shows a similar breakdown: Cash (76.35%), Australian equity (5.34%), International equity (4.39%), Australian fixed interest (3.87%), International fixed interest (2.44%), Property (1.44%), and Other (3.02%).

This screen lists all managed funds currently held in your account and their current weighting.

You will notice that some funds have a warning icon next to them. These funds can't be reweighted for a number of reasons; they could be an equity rather than a managed fund, they may be suspended by the fund manager. If you hold your mouse cursor over the yellow triangle, you'll receive a message which provides further detail on why that option can't be reweighted. An example is below.

This screenshot shows the 'Reweight portfolio' screen with a tooltip. The table of managed funds is visible, and a tooltip is displayed over the 'Perpetual W'sure Monthly Income Fund (SIF0400ALU)' row. The tooltip contains the text: 'Perpetual W'sure Monthly Income Fund (SIF0400ALU) is suspended for applications and withdrawals.' The fund's current percentage is 0.00%, and its proposed percentage is 0.00%. The tooltip is highlighted with a yellow border.

On this screen, you have the ability to change the percentages in the **'Proposed (%)'** column. By changing the proposed per cent figure, you will trigger a buy or a sell for that managed fund. You can also add an additional investment and assign a percentage to this investment. If you increase the proposed percentage, additional units will be bought. If you reduce the proposed percentage, units will be sold.

The screenshot below shows an example where the weighting to the IOOF MultiMix Moderate Trust has been increased and you have added IOOF Socially Responsible Growth Fund to your portfolio, to make up two per cent of your portfolio.

Investment	Current (%)	Current (\$)	Proposed (%)	FB	Remove
AMP Capital YTS Int Bond Fund (SMP105AL)	8.55%	\$0.00	8.55%	✓	
Cash at Bank	21.53%	\$154,452.25	21.53%	✓	
OFS Whole Conservative Fund (SMP007AL)	17.54%	\$268,308.33	17.54%	✓	
IOOF MultiMix Conservative Trust (SMP041AL)	27.51%	\$187,309.72	27.51%	✓	
IOOF MultiMix Moderate Trust (SMP06AL)	13.42%	\$83,116.79	10.00%	✓	
Perpetual World Monthly Income Fund (SMP140AL)	6.00%	\$0.00	6.00%	✓	✗
IOOF Socially Responsible Growth Fund (SMP178AL)	6.00%	\$0.00	2.00%	✓	✗
Total	106.00%	\$717,886.39	105.00%		

As you can see, by increasing the percentage allocated to the IOOF MultiMix Moderate Trust and adding the IOOF Socially Responsible Growth Fund the total portfolio now exceeds 100 per cent.

If you click 'Next' at this point, you will be presented with the following error message.

Investment	Current (%)	Current (\$)	Proposed (%)	FB	Remove
AMP Capital YTS Int Bond Fund (SMP105AL)	8.55%	\$0.00	8.55%	✓	
Cash at Bank	21.53%	\$154,452.25	21.53%	✓	
OFS Whole Conservative Fund (SMP007AL)	17.54%	\$268,308.33	17.54%	✓	
IOOF MultiMix Conservative Trust (SMP041AL)	27.51%	\$187,309.72	27.51%	✓	
IOOF MultiMix Moderate Trust (SMP06AL)	13.42%	\$83,116.79	10.00%	✓	
Perpetual World Monthly Income Fund (SMP140AL)	6.00%	\$0.00	6.00%	✓	✗
IOOF Socially Responsible Growth Fund (SMP178AL)	6.00%	\$0.00	2.00%	✓	✗
Total			105.00%		

Total percentage must be 100.00%

Before you can go any further, you will need to adjust the **'Proposed (%)'** for other options within the portfolio until the total is equal to 100 per cent.

When reweighting your portfolio, you can make sure the total adds up to 100 per cent by clicking on the green **'Fill'** button next to a chosen investment. This will automatically reduce the **'Proposed (%)'** percentage held by that investments (in this example, as the total exceeds 100 per cent).

In the screenshot on the next page, you will see that the IOOF MultiMix Conservative Trust has its **'Proposed (%)'** reduced in order to get the total down to 100 per cent.

Investment	Current (%)	Current (\$)	Proposed (%)	Fill	Remove
AUT Capital WLCare Intl Bond Fund (SMF030AA)	0.0%	\$0.00	0.0%		
CGIS WLCare	21.52%	\$154,402.25	21.52%		
CPS WLCare Conservative Fund (SMF030AA)	27.54%	\$200,359.33	27.54%		
IOOF MultiMix Conservative Trust (SMF040AA)	27.54%	\$200,359.33	31.31%		
IOOF MultiMix Conservative Trust (SMF040AA)	13.42%	\$98,945.75	13.42%		
Investment WLCare Monthly Income Fund (SMF040AA)	0.0%	\$0.00	0.0%		
IOOF Sustain Responsible Growth Fund (SMF070AA)	0.0%	\$0.00	0.0%		
Total	100.00%	\$717,806.08	100.00%		

If your previous trade(s) is yet to be finalised, the pending amount will be displayed in the 'Transaction in progress' column in your investment details table.

The screenshot below shows an example where the Investors Mutual Australian Share Fund has a \$10,000 buy pending transaction in progress.

Investment	Unit price	Value at date	Current units	Current value	Transaction in progress	Total value
Investors Mutual Australian Share Fund	\$1.00	\$10,000.00	10,000.00	\$10,000.00	\$10,000.00	\$20,000.00
IOOF MultiMix Conservative Trust	\$1.00	\$10,000.00	10,000.00	\$10,000.00	\$10,000.00	\$20,000.00
IOOF MultiMix Conservative Trust	\$1.00	\$10,000.00	10,000.00	\$10,000.00	\$10,000.00	\$20,000.00
IOOF MultiMix Conservative Trust	\$1.00	\$10,000.00	10,000.00	\$10,000.00	\$10,000.00	\$20,000.00
IOOF MultiMix Conservative Trust	\$1.00	\$10,000.00	10,000.00	\$10,000.00	\$10,000.00	\$20,000.00
IOOF MultiMix Conservative Trust	\$1.00	\$10,000.00	10,000.00	\$10,000.00	\$10,000.00	\$20,000.00
IOOF MultiMix Conservative Trust	\$1.00	\$10,000.00	10,000.00	\$10,000.00	\$10,000.00	\$20,000.00
IOOF MultiMix Conservative Trust	\$1.00	\$10,000.00	10,000.00	\$10,000.00	\$10,000.00	\$20,000.00
IOOF MultiMix Conservative Trust	\$1.00	\$10,000.00	10,000.00	\$10,000.00	\$10,000.00	\$20,000.00
IOOF MultiMix Conservative Trust	\$1.00	\$10,000.00	10,000.00	\$10,000.00	\$10,000.00	\$20,000.00
Total					\$10,000.00	

In the example below a subsequent 100 per cent sell down of the Investors Mutual Australian Share Fund is requested.

You can enter the desired percentages in the 'Proposed (%)' column:

Sell

- 100% Investors Mutual Aust Share Fund

Buy

- 15.00% Celeste Australian Small Companies Fund
- 28.00% MultiMix W/S Aust Property Trust-Class B
- 33.15% Perpetual W'sale Industrial Fund

Investment	Current (%)	Current (\$)	Proposed (%)	FB	Remove
Aust Unity Whole Mortgage Income Trust (AUS11MAU)	2.22%	\$4,970.44	2.22%		
Cash at Bank	29.91%	\$42,962.21	29.91%		
Celeste Australian Small Companies Fund (PAM018AU)	8.10%	\$16,928.51	15.00%		
Investors Mutual Aust Share Fund (IM0002AU)	28.88%	\$62,379.95	0.00%		
VOOF Cash Management Trust (PAM003AU)	0.96%	\$2,362.21	0.96%		
MultiMix W/S Aust Property Trust-Class B (AUS0815AU)	18.72%	\$38,911.43	28.00%		
Perpetual W'sale Industrial Fund (PER004AU)	19.64%	\$41,873.76	33.15%		
Perpetual W'sale Monthly Income Fund (PER016AU)	9.16%	\$127.36	9.16%		
Total	106.60%	\$206,146.82	100.00%		
Unallocated percentage to be distributed					

Due to the existing \$10,000 pending buy against the Investors Mutual Australian Share Fund, you will receive a message advising you of the pending transaction and the options on how to proceed with your reweight instructions.

There are currently pending transaction(s) that impact your proposed allocation. Do you want us to adjust your allocation to allow this transaction to proceed?

Yes - re-calculate and display the adjustments

No - I will wait for the pending transaction to complete or will adjust manually

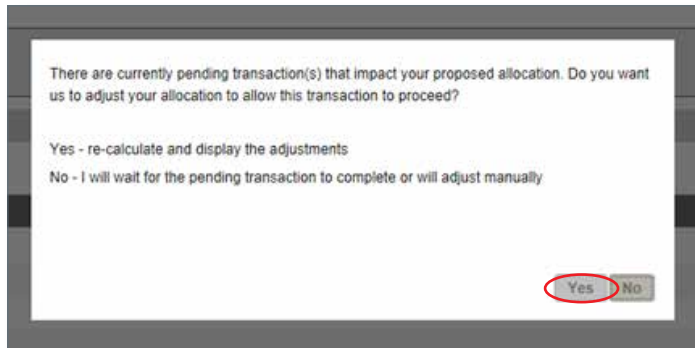
Yes No

If you select 'Yes', the reweight instruction will adjust accordingly.

Investment	Current (%)	Current (\$)	Proposed (%)	FB	Remove
Aust Unity Whole Mortgage Income Trust (AUS11MAU)	2.22%	\$4,970.44	2.22%		
Cash at Bank	29.91%	\$42,962.21	29.91%		
Celeste Australian Small Companies Fund (PAM018AU)	8.10%	\$16,928.51	15.00%		
Investors Mutual Aust Share Fund (IM0002AU)	28.88%	\$62,379.95	6.75%		
VOOF Cash Management Trust (PAM003AU)	0.96%	\$2,362.21	0.96%		
MultiMix W/S Aust Property Trust-Class B (AUS0815AU)	18.72%	\$38,911.43	29.24%		
Perpetual W'sale Industrial Fund (PER004AU)	19.64%	\$41,873.76	37.58%		
Perpetual W'sale Monthly Income Fund (PER016AU)	9.16%	\$127.36	9.08%		
Total	106.60%	\$206,146.82	100.00%		
Unallocated percentage to be distributed					

The minimum amount required to remain in Investors Mutual Aust Share Fund is 4.79% (\$10,000).

After the required adjustment to the Investors Mutual Aust Share Fund, the proposed amount for Celeste Australian Small Companies Fund is reduced from 15.00% to 14.06%. The same process is followed for all of the buys in the request.



If you select 'No', you will see an error message against Investors Mutual Aust Share Fund advising you of the minimum proposed percentage that is required. You can edit this field to the minimum amount (4.79%) and adjust the other three investments manually so that all investments total 100%.

If you do not want to proceed at this time, you can simply navigate to another menu option or logout.

Investment	Current (%)	Current (\$)	Proposed (%)	FB	Remark
Aust Unity Whole Mortgage Income Trust (AUUT15AL)	2.22%	\$4,970.84	2.22%		
CEPR All Bond	29.51%	\$44,952.31	29.51%		
Celeste Australian Small Companies Fund (PAM151AL)		51	15.00%		
Investors Mutual Aust Share Fund (IMJ3000AU)		21	3.00%		Transaction in progress - minimum proposed percentage of 4.79% is required
IOOF Cash Management Trust (PAC0000AU)		43	6.00%		
Mutibank WFI Aust Property Trust Class B (NUT0011AL)		43	25.00%		
Perpetual Waste Industrial Fund (PER0004AL)	18.64%	\$41,875.75	18.64%		
Perpetual Waste Monthly Income Fund (PER010AL)	8.16%	\$12,736	8.16%		
Total	100.00%	\$206,125.07	100.00%		

Unallocated percentage to be determined

If you click 'Next', you will be presented with a screen which gives you the opportunity to **edit future cash flow strategy**. Details of how to do this are included earlier in this guide. Note, if on the reweight portfolio page you have sold all holdings of an investment option which forms part of your future cash flow strategy, you will be required to replace that option.

Update future cash flow strategy

Monitor name: [redacted] Product type: Superannuation Account type: Accumulation

Member number: [redacted] Effective date: [redacted]

1. Reweight portfolio **2. Future cash flow strategy** 3. Confirm changes

Investment	Percentage	FB	Remark
IOOF Future Conservative Fund (SMP151AL)	0.00%		
IOOF Multi-Conservative Trust (MFC151AL)	10.00%		
IOOF Multi-Conservative Trust (MFC151AL)	40.00%		
Total	100.00%		

Unallocated percentage to be determined

Back Total

If you do not wish to do edit your future cash flow strategy, click **'Next'** and review your changes. If you want to change any of the details of your reweight, click the **'Back'** button.

The screenshot shows the IOOF website interface for confirming a portfolio reweight request. At the top, there is a navigation bar with links for 'Terms & Conditions', 'Contact Us', 'IOOF Funded Super SIP', and 'Logout'. Below this, a user profile section displays 'User: [redacted]' and a 'Quick Links' dropdown. The main heading is 'Confirm changes'. Below this, a summary bar shows 'Broker name: [redacted]', 'Product type: STOCKS/STOCKS', and 'Account type: INVESTMENT'. A progress bar indicates three steps: '1. Select your portfolio', '2. Review cash flow strategy', and '3. Confirm changes' (which is currently active). Below the progress bar, there are 'Back' and 'Submit' buttons. The 'Portfolio reweight transactions' section contains a table with columns: 'Action', 'Investment', 'Value', 'Current %', and 'Proposed %'. The table lists three transactions for IOOF funds. Below the table, a note states: '*These values are estimates based on the last available price. Transactions will use the best price.' The 'Future cash flow strategy' section contains a table with columns: 'Investment' and 'Percentage'. It lists three IOOF funds with their respective percentages. At the bottom right of this section are 'Back' and 'Submit' buttons.

Action	Investment	Value	Current %	Proposed %
Buy	IOOF Multi-Market Conservative Trust (SIFM194U)	\$25,585.79	27.51%	27.83%
Buy	IOOF Specialty/Responsible Growth Fund (SIFM17894U)	\$14,810.10	9.00%	2.09%
Buy	IOOF Multi-Market Growth Trust (SIFM1934U)	\$11,326.63	13.42%	15.08%

Investment	Percentage
IOOF Multi-Market Conservative Trust (SIFM194U)	5.00%
IOOF Multi-Market Conservative Trust (SIFM194U)	10.00%
IOOF Multi-Market Growth Trust (SIFM1934U)	45.00%

To confirm your reweight, simply click the **'Submit'** button. When you click **'Submit'**, you'll be asked to enter your login password to finalise the request. This is to ensure a reweight is not submitted accidentally. This is important since the reweight can't be modified or cancelled once it has been submitted.

The screenshot shows the IOOF website interface for confirming a password. At the top, there is a navigation bar with links for 'Terms & Conditions', 'Contact Us', 'IOOF Funded Super SIP', and 'Logout'. Below this, a user profile section displays 'User: [redacted]' and a 'Quick Links' dropdown. The main heading is 'Confirm your password'. Below this, a text box contains the message: 'Please enter your password to complete this request. On confirming your password and pressing confirm you acknowledge and agree with the site terms and conditions.' Below the text box, there is a 'Password: [redacted]' field and a 'Confirm' button.

The screenshot shows the IOOF website interface displaying a successful request confirmation message. At the top, there is a navigation bar with links for 'Terms & Conditions', 'Contact Us', 'IOOF Funded Super SIP', and 'Logout'. Below this, a user profile section displays 'User: [redacted]' and a 'Quick Links' dropdown. The main heading is 'Your request was successful.' Below this, a text box contains the message: 'You can now track your portfolio reweight request through the order monitor.'

Once your reweight has been submitted, you are able to track progress through the order monitor.

Buy equity

(Not available for MySuper members)

You can only buy equities if you have sufficient cash available in either Cash at Bank or the IOOF Cash Management Trust.

Please note IOOF Employer Super automatically invests excess cash according to your future cash flow strategy on a regular basis. If you contribute cash to your account or sell equity for the purposes of funding an equity purchase, the timing of your equity purchase will be critical. You may find it easier to instruct us to make the purchase on your behalf using our manual process. This can be done by completing the Switching Instructions form found in the Documents section of our website, www.ioof.com.au or by calling our client services team on **1800 333 500**.

Alternatively, the IOOF Cash Management Trust can be used to fund equities purchases. Managed funds can be switched into the IOOF Cash Management Trust, which can in turn be used to purchase equities.

If you have cash available in your account or have funds held against the IOOF Cash Management Trust, you can buy equities using the **'Buy equity'** function.

Buy ASX equity

Investment name: [Redacted] Investment type: [Redacted] Investment description: [Redacted] Account type: [Redacted] Account number: [Redacted]

1. Buy ASX equity | 2. Confirm order

Buy instructions (Help)

1. Select the cash fund you want to use to purchase the equity.
2. Search for the investment you want to buy.
3. Click the [X] icon to remove the investment from the order.
4. Enter the volume of the investment you want to buy in either units or value. The other value will adjust to match what you have entered.
5. You can now use all remaining available cash by selecting the [X] icon for that investment.
6. You cannot buy more than what is available in cash (minus a required minimum cash reserve).
7. Select 'Next' to continue to the next step.

Select cash fund

Select the cash fund you want to use to purchase the equity: [Dropdown]

Refresh prices

Investment	Code	Exchange	Bid price	Buy instructions	Units	Value	Use cash	Remove
Search for investments by name or ASX code here.								

Refresh prices

Estimated brokerage including GST: \$5.90

Important Note

- Please review this order carefully as order submitted, you will be unable to modify or cancel this order.
- Only 'At Market' orders may be placed and should be reviewed carefully. An 'At Market' order may result in a transaction price substantially higher or lower than when the order was placed depending on the price of the security at the time your order is processed on the market.
- Orders submitted above are delayed by at least 15 minutes. Other information may be delayed by more than 30 minutes.
- If your order cannot be processed in either entirety or in its entirety, it will be placed outside of normal operating hours (10:00am to 4:00pm Sydney time). It will be processed at the next available opportunity.
- Please note that your portfolio asset allocation and risk will vary as it depends on the assets which may cause your asset allocation to move outside the desired range for your portfolio.
- By submitting this order you agree to be bound by the terms and conditions of using the site, which can be found [here](#).

Start by selecting the cash fund you want to use to purchase the equity. Then search for the equity that you want by typing in either the company name, or the ASX code. You will be presented with a list of options that match the text you have entered.

Once you've chosen an option, the price will be displayed (please note that prices are delayed by 20 minutes) and you may enter the quantity you want to buy.

You can enter a quantity in either units or value. You'll notice that when you complete one field, the other one will populate automatically. For example, if the current price is \$5 and you specified that you wanted to buy 100 units, the value field will update to show \$500.

Please note the following when specifying the quantity you want to buy:

- You can only buy whole units.
- If you specify a value which doesn't represent a whole unit, the number of units will always round down. For example, if you specify a value which is equal to 79.8 units, the number of units will be rounded down to 79 and the value will change accordingly.
- The minimum transaction amount is \$3,000.
- If you specify a value of \$3,000, this will rarely work out to be a whole number of units, therefore the number of units will be rounded down (as will the value) and the request will be rejected because it is under the \$3,000 limit.

Other important things to remember:

- You can specify more than one equity to buy in a single request – simply complete another search for an equity and enter the quantity you wish to purchase.
- You can buy as many units as your 'Funds available' will allow by clicking the green **'plus'** button.
- The 'Funds available' is updated automatically as you enter buy quantities.
- The maximum overall combined investment weighting you can hold in illiquid investments, listed investments and term deposits is 80 per cent.
- The prices shown are not live – they are delayed by 20 minutes.

Once you're happy with the quantities to be bought, click the **'Next'** button. If there is an issue with your request, you will see a screen similar to the following.

Buy ASX equity

Member name: [REDACTED] Product type: Superannuation Account type: Accumulation

1. Buy ASX equity 2. Confirm order

Key instructions (Note)

- Select the cash fund you want to use to purchase the equity.
- Select the investment you want to buy.
- Click the [Q] icon to remove the investment from the order.
- Enter the volume of the investment you want to buy in either units or value. The other value will adjust to match what you have entered.
- You can add to an existing available cash by selecting the [Q] icon for that investment.
- You cannot buy more than what is available in cash (minus a required minimum cash reserve).
- Select 'Next' to continue to the next step.

Next

Selected cash fund

Cash fund name	Funds available	Funds remaining
Cash at Bank (BMP000AU)	\$199,777.05	\$199,756.00

Cash available for investment purchase less any required minimum cash reserve

Refresh prices

Investment

Investment	Code	Buy instructions	Units	Value	Unit cost	Remove
Bendigo Warehouse Property Trust	BWP	Attempted to trade BWP, maximum buy trade quantity for IOOF is \$5000.00 or greater	1	\$5,000.00		

Search for investments by name or ASX code here...

Refresh prices

Estimated brokerage including GST: \$41.25

Next

The asset that you are trying to buy is highlighted in red and a brief explanation of the issue is provided for you in the red box.

If there is an issue in the quantity that has been entered, fixing it is as simple as typing over the number already in the box and clicking **'Next'** again. There is no need to start again by using the **'Back'** button on your browser.

If there are no issues with your sell request, you'll be presented with a screen asking you to confirm your order.

IOOF

What's a condition? | What's a contract? | What's a quote? | What's a bid? | What's a sell? | What's a buy?

15/11/2023

User: [REDACTED] Units: [REDACTED]

Buy ASX equity

Member name: [REDACTED] Product type: Superannuation Account type: Accumulation

1. Buy ASX equity 2. Confirm order

Confirm instructions (Note)

- Review the order that has been constructed by the trade system.
- If you have a future cash flow strategy in place, it must not be affected by the transaction. If you must leave out your future cash flow strategy, or sell one up, please click **Here**.
- If you are satisfied with what the system will submit to the trading application, click **Submit** and enter your password when prompted.

Back Submit

Selected cash fund

Cash fund name	Funds available	Funds remaining
Cash at Bank (BMP000AU)	\$199,777.05	\$199,756.00

Buy instruction review

Investment	Code	Exchange	Order price	Units	Value	Trade type	Order type	Limit price
Bendigo Warehouse Property Trust	BWP	ASX	\$5,000.00	1,730.00	\$5,000.00	Buy at market	Daytime	At market

Estimated brokerage including GST: \$41.25

Back Submit

If you want to change any of the details of the order, click the **'Back'** button. To confirm your order, simply click the **'Submit'** button. When you click **'Submit'**, you'll be asked to enter your login password to finalise the request. This is to ensure your request is not submitted accidentally. This is important since the order can't be modified or cancelled once it has been submitted.

Once you have entered your password and clicked '**Confirm**', you will be presented with a screen detailing your order.

Once your order has been submitted, you are able to track progress through the '**Order monitor**'.

Sell equity

(Not available for MySuper members)

If you choose **'Sell equity'**, you will be presented with the following screen.

Sell ASX equity

Member name: [REDACTED] Product type: Superannuation Account type: Accumulation

Member number: [REDACTED]

1. Sell ASX equity 2. Confirm cash

Sell instructions (Help)

- Select the security (investment) you want to sell.
- Enter the volume you want to sell in units, value or percentage. The other values will adjust to match what you have entered.
 - You can also sell all holdings of an investment by clicking the '+' icon for that investment.
- Select which Cash Fund will receive the proceeds from the equity sale.
- Click 'Next' to continue to the next step.

[Refresh prices](#) [Back](#)

Investment	Cash	Exchange	Units	Current balance	Sell price	Units	Value	Percent	Sell all
Business Warehouse Property Trust	CWP	ASX	1,780.08	\$3,990.79	\$2.24	1,780.08	\$3,990.79	28.07%	+

[Refresh prices](#) Estimated brokerage including GST: \$6.00

Select cash fund

— Select which cash fund will receive the proceeds from the equity sale — [+](#)

[Next](#)

Important Note:

- Please review this order carefully as once submitted, you will be unable to modify or cancel this order.
- Only ASX market orders may be placed and should be reviewed carefully. An ASX market order may result in a transaction price substantially higher or lower than when the order was placed depending on the price of the security at the time your order is processed on the market.
- Prices displayed above are delayed by at least 20 minutes. Other information may be delayed by more than 20 minutes.
- If your order cannot be processed, please partially or in its entirety, or is placed outside of 'market opening' times (10.00am to 4.00pm Sydney time), it will be processed at the next available opportunity.
- Please note that your portfolio asset allocation will change and you may have an increased exposure to cash which may reduce your asset allocation to meet outside the desired range for your portfolio.
- By submitting this order you agree to be bound by the terms and conditions of using this site, which can be found [here](#).

This screen lists all the direct equities that you hold in your account and that therefore you can sell. To create a sell transaction, you need to specify how much of the holding you would like to sell. You have three choices:

- units
- value
- percentage.

You'll notice that when you complete one field, the others will populate automatically. For example, if you had \$10,000 invested in a certain equity and you specified you wanted to sell 50 per cent of that holding, the value field would automatically populate with \$5,000 (and the unit field would also populate automatically).

Please note the following when specifying the quantity you want to sell:

- You can only sell whole units.
- If you specify a value which doesn't represent a whole unit, the number of units to be sold will always round down. For example, if you specify a value which is equal to 79.8 units, the number of units will be rounded down to 79 and the value and percentage will change accordingly.
- The minimum transaction amount is \$3,000 unless the value of your entire holding is lower.
- If you specify a value of \$3,000, this will rarely work out to be a whole number of units, therefore the number of units will be rounded down (as will the value) and the request will be rejected because it is under the \$3,000 limit.

Other important things to remember:

- You can specify more than one equity to sell in a single request – simply enter a quantity for each equity you wish to sell.
- You can sell the entire holding of any particular equity by clicking the green **'plus'** button.
- The prices shown are not live – they are delayed by 20 minutes.

Once you're happy with the quantities to be sold, select which cash fund will receive the proceeds from the sale. You can choose either Cash at Bank or the IOOF Cash Management Trust. Then click the **'Next'** button. If there is an issue with your request, you will see a screen similar to the following.

ICOF

Member & transactions Contact us: 1800 666 0766 1800 666 0766

Member ID: 1800660766

User: [Redacted] Quick Links

Sell ASX equity

Member name: [Redacted] Product type: Superannuation Account type: Accumulation

Member number: [Redacted]

1. Sell ASX equity 2. Confirm order

Sell instructions (New)

- Select the existing investment you wish to sell.
- Enter the volume you wish to sell in units, cost or percentage. The offer volume will adjust to match what you have entered.
 - You can elect to sell all holdings in an investment by clicking the [X] icon for that investment.
- Select which Cash Fund will receive the proceeds from the equity sale.
- Click Next to continue to the next step.

Refresh prices

Investment	Code	Current balance	Sell price	Units	Value	Percent	Unit cost
Barrington Warehouse Property Trust	BWP	\$3,897.00	\$2.285	1,694.00	\$3,897.00	24.36%	

Refresh prices

Estimated charge including GST: \$45.29

Selected cash fund

Cash fund	Current balance	Projected balance
Cash at Bank (BNF063AUS)	\$106,615.92	\$107,763.97

Refresh prices

Important note

- Please review this order carefully as once submitted, you will be unable to modify or cancel this order.
- Due to market orders may be placed and should be reviewed carefully. As all the order may result in a future price substantially higher or lower than when the order was placed depending on the price of the security at the time your order is processed on the market.
- Please displayed orders are displayed for at least 20 minutes. Other information may be displayed for more than 20 minutes.
- If your order cannot be processed within partially or in its entirety or in a period outside of market operating hours (10:00am - 4:00pm Sydney time), it will be processed at the next available opportunity.
- Please note that your portfolio asset allocation will change as an increased exposure to cash which may cause your asset allocation to move outside the desired range for your portfolio.
- By submitting this order you agree to be bound by the terms and conditions of using this site, which can be found here.

The asset that you are trying to sell is highlighted in red and a brief explanation of the issue is provided for you in the red box.

If there is an issue in the percentage entered, fixing it is as simple as typing over the number already in the box and clicking 'Next' again. There is no need to start again by using the 'Back' button on your browser.

If there are no issues with your sell request, you'll be presented with a screen asking you to confirm your order.

ICOF

Member & transactions Contact us: 1800 666 0766 1800 666 0766

Member ID: 1800660766

User: [Redacted] Quick Links

Sell ASX equity

Member name: [Redacted] Product type: Superannuation Account type: Accumulation

Member number: [Redacted]

1. Sell ASX equity 2. Confirm order

Confirm instructions (New)

- Review the order that has been constructed by the order system.
- If you have a future cash flow strategy in place, it will not be affected by this transaction. If you want to sell your future cash flow strategy, scroll one up, please click here.
- If you are satisfied with what the system will submit to the trading application, click Submit and enter your password when prompted.

Back Submit

Sell instruction review

Investment	Code	Exchange	Sell price	Units	Value	Trade type	Market instructions	Unit price
Barrington Warehouse Property Trust	BWP	ASX	\$2.285	1,694.00	\$3,897.00	Full at market	Deadline	At market

Selected cash fund

Cash fund	Current balance	Projected balance
Cash at Bank (BNF063AUS)	\$106,615.92	\$107,763.97

Estimated charge including GST: \$45.29

Back Submit

If you want to change any of the details of the order, click the 'Back' button. To confirm your order, simply click the 'Submit' button. When you click 'Submit', you'll be asked to enter your login password to finalise the request. This is to ensure your request is not submitted accidentally. This is important since the order can't be modified or cancelled once it has been submitted.

Once you have entered your password and clicked '**Confirm**', you will be presented with a screen detailing your order.

Once your order has been submitted, you are able to track progress through the order monitor. Details on how the order monitor works are provided earlier in this user guide.

Other online features

In addition to online trading there are also a number of other features available on your online account. These include online reporting which includes portfolio reports, pension reports (if you currently are receiving a pension from IOOF Employer Super) and communications. You also have an administration section which allows you to change your password and contact details.

Online reporting

Portfolio reports

You are able to print a range of reports including a benefit statement, investment earnings summary and detailed transaction list report.

The screenshot displays the IOOF online reporting interface. At the top, there is a navigation bar with the IOOF logo and links for 'Home & Information', 'Contact Us', 'IOOF Fund Centre Home Site', and 'Logout'. Below the navigation bar, there is a user profile section with a dropdown menu for 'User' and a 'Quick Links' section. The main content area is titled 'Portfolio reports' and includes a disclaimer: 'This reporting facility provides access to high quality prepared reports. Please note: We take reasonable steps to ensure that the information which we access on using this online reporting facility, including information on any reports supplied using this mechanism, is accurate and up to date. However, we will not accept any liability for errors or omissions or for loss or damage suffered as a result of reliance on it.' There are three report sections, each with a description, a list of report types, and date selection fields (Start Date and End Date) and a 'Generate report' button. 1. 'Benefit statement' description: 'A benefit statement for a 12-month period of your choosing. This includes an investment summary, an asset allocation summary, the current recorded investment strategy and an account transaction summary.' Report types: Asset Allocation, Investment Summary, Investment Earnings Summary, Account Transaction Summary. 2. 'Investment earnings summary' description: 'A summary of investment earnings over a period of your choosing. Investment earnings include income (dividend, distribution and interest payments) amounts expressed as a percentage return over the period specified. For periods in excess of one year, an annualised percentage return is also calculated.' 3. 'Detailed transaction listing report' description: 'A statement of transactions for the given period.' At the bottom, there is a note: 'To view these documents, please ensure you have the latest version of Adobe Acrobat Reader installed on your computer. The internet supported version is 9.1.2. There is a known issue with earlier versions and earlier versions of Acrobat Reader.' Below the note is a small icon for Adobe Acrobat Reader.

Benefit statement

This feature allows you to request a benefit statement for up to a 12 month period of your choosing. This includes an investment summary, an asset allocation summary, the current recorded investment strategy and an account transaction summary for the chosen period.

Investment earnings summary

This feature allows you to request a summary of investment earnings over a period of your choosing. Investment earnings include capital gain (realised and unrealised) and income (dividend, distribution and interest payments) amounts expressed as a percentage return over the period specified. For periods in excess of one year, an annualised percentage return is also calculated.

Detailed transaction listing report

This feature allows you to request a statement of transactions for the given period.

Pension reports

These reports are available to pension members only. They include an initial pension calculation report and a Centrelink schedule.



Initial pension calculation

This feature allows you to request a detailed pension information report which includes information regarding your pension, Eligible Termination Payment components, pension installation dates and amounts payable.

Centrelink schedule

This feature allows you to request a schedule for government assessment providing information which may assist Centrelink or the Department of Veterans Affairs determine eligibility for government benefits.

Communications

Statements and letters

This section lists recent communications including statements that are applicable to your account. Simply click on the required statement or letter to view or right click to save to your desktop.

Product and investment flyers

This section lists recent communications flyers that are applicable to your account. Simply click on the required flyer to view or right click to save to your desktop.

Member statements and letters archive (advisers only)

This section is a history of bulk reports such as your member benefit statement. Simply click on the date of the required report to view or right click to save to your desktop.

Communications	
Product & investment flyers	
Investor news magazine 2013	
Changes to your benefit statement 2013	
Significant event notice for 30 November 2012	
Statements & letters	
This section lists recent communications including statements that are applicable to your account. Simply click on the required statement or letter to view or right click to save to your desktop.	
Date	Description
No records found.	

Administration

Change your password

If you wish to change your contact details, by going to the **'Change your password'**, section you will be presented with the following screen.

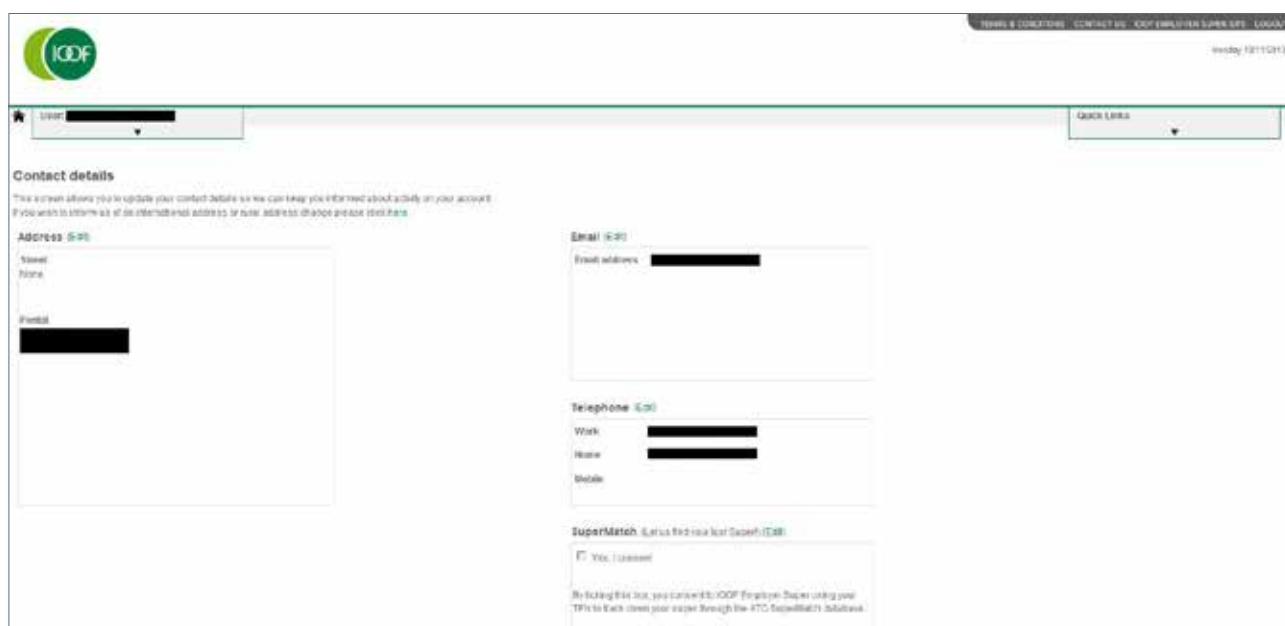


The screenshot shows the 'Change your password' page of the IOOF website. At the top, there is a navigation bar with links for 'TERMS & CONDITIONS', 'CONTACT US', 'IOOF EMPLOYEE SUPER SITE', and 'LOGOUT'. The date 'Monday 10/11/2014' is displayed on the right. Below the navigation bar, there is a user profile section with a dropdown menu and a 'Quick Links' button. The main heading is 'Change your password', followed by instructions: 'To change your password, please fill in the form below.' The form contains three password fields: 'Your current password', 'Your new password' (with a note: 'Your new password must be between 8 and 13 characters, and must contain a combination of numbers and letters'), and 'Repeat new password'. A 'Change your password' button is at the bottom of the form.

By filling in your current password and the one you wish to change it to, your password will be updated instantly.

Change your contact details

If you wish to change your contact details, by going to the **'Change your contact details'**, section you will be presented with the following screen.



The screenshot shows the 'Contact details' page of the IOOF website. At the top, there is a navigation bar with links for 'TERMS & CONDITIONS', 'CONTACT US', 'IOOF EMPLOYEE SUPER SITE', and 'LOGOUT'. The date 'Monday 10/11/2014' is displayed on the right. Below the navigation bar, there is a user profile section with a dropdown menu and a 'Quick Links' button. The main heading is 'Contact details', followed by instructions: 'This screen allows you to update your contact details so we can keep you informed about activity on your account. If you wish to inform us of an international address or rural address change please click here.' The form is divided into three sections: 'Address (5/5)', 'Email (5/5)', and 'Telephone (5/5)'. The 'Address' section has fields for 'Street' and 'Postcode'. The 'Email' section has a field for 'Email address'. The 'Telephone' section has fields for 'Work', 'Home', and 'Mobile'. At the bottom, there is a 'SuperMatch' section with a checkbox labeled 'Yes, I consent' and a note: 'By ticking this box, you consent to IOOF (Pty) Ltd Super linking your TFN to track down your super through the ATO Supermatch database.'

You can choose to edit your street and/or postal address, email address or phone number by clicking on the **'(Edit)'** link beside them. This will open the fields for you to change. If you are adding or changing an international address, please contact our client services team.

You can also consent to SuperMatch, which allows IOOF to contact the Australian Tax Office on your behalf to see if you have other super accounts, including those flagged as 'lost'.

The screenshot shows the IOOF website's 'Contact details' update page. At the top, there is a navigation bar with the IOOF logo on the left and links for 'Home & Information', 'Contact Us', 'IOOF Supermatch Super Site', and 'About Us' on the right. Below the navigation bar, a user profile section shows 'Dear [redacted]' and a 'Quick Links' dropdown. The main heading is 'Contact details', followed by a brief instruction: 'This screen allows you to update your contact details, so we can keep you informed about activity on your account. If you wish to enrol us of an international address or postal address of single person, click here.' The form is divided into three main sections: 'Address (Optional)', 'Email (Optional)', and 'Telephone (Optional)'. The 'Address' section includes fields for 'Postcode', 'Street & Postal', 'City', 'Billing number', 'Street', and 'Postcode / Suburb', each with a 'Test Address' button. The 'Email' section has a 'Test Address' button. The 'Telephone' section has fields for 'Work', 'Home', and 'Mobile'. Below these is the 'SuperMatch' section, which includes a checkbox for 'Yes, I consent' and a note: 'By ticking this box, you consent to IOOF Employee Super using your TFN to search down your super through the ATO Supermatch database.' A 'Submit' button is located at the bottom left of the form.

Simply type in your new details and click the **'Submit'** button to confirm. Please note it may take up to 15 minutes for the changes to be reflected on your summary screen.

Change your communication preference details

You can elect to receive communications electronically when they are made available online.

You can choose to receive all communications electronically, including your benefit statements, transaction confirmations and notices of any change or events, or you can specifically elect which communication you would like to receive electronically.

Communication preference details

What communications would you like to receive electronically when they are made available online?

From 2013, statements will be available online. Other communications will be made available online as this feature is developed.

Communication preference selection [\(Cancel\)](#)

Do you wish to receive communications electronically?

☐ No

☒ Yes

What communications would you like to receive electronically?

☒ All communications, including my benefit statements, transaction confirmations required by law and notices of any change or events required by law

OR

☐ Benefit statements

☐ Transaction confirmations which are required by law

☐ Notices of any change or event required by law

Email

Email address

Confirm email address

The email address entered here will update any previously provided email address in our records including the email address recorded in the personal information section of your Member Portfolio.

Terms and Conditions

☒ I understand, acknowledge and agree:

- to receive the communications I have nominated from you electronically by regularly accessing them using IOOF Online;
- to register or be registered and remain registered as a user of IOOF Online;
- to regularly access IOOF Online to check for communications;
- any communication given to me electronically by making it available to me to access using IOOF Online will be taken to be delivery of the communication to me and receipt by me of the communication in accessible form;
- you will send an email notification to my email address when a communication is available for me to access using IOOF Online;
- I must provide my email address to you and am responsible to notify you of any change to my email address;
- I will be able to access such communications at any time while I am a member and registered user of IOOF Online;
- I can download a copy of any such communication;
- you will send me a free paper copy of any communication I request;
- IOOF Online is a "facility" for the purposes of section 1017F(5) of the Corporations Act 2001; and
- you may give me any communication in any other method permitted by law.

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Provide your tax file number

You can choose to supply your Tax File Number (TFN) online, if you haven't supplied it already.

Provide your tax file number

Thank you for choosing to provide your Tax File Number (TFN).

If you are providing your TFN in relation to your superannuation account, we are required to tell you the following details before you provide your TFN for your superannuation products. Under the Superannuation Industry (Supervision) Act 1993, the Trustee is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The Trustee may disclose your TFN to another superannuation provider when your benefits are being transferred, unless you request the Trustee in writing that your TFN not be disclosed to any other superannuation provider.

You are under no obligation to provide your TFN, either now or later. It is not an offence not to quote your TFN. However giving your TFN to the Fund will have the following advantages (which may not otherwise apply):

- the Fund will be able to accept all types of contributions to your account/s;
- the tax on contributions to your superannuation account/s will not increase;
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits; and
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

If you are providing your TFN in relation to your (non-super) managed investment account, we are required to inform you that you are not obliged to quote your TFN, but if you do not, tax may be deducted at the highest possible tax rate plus Medicare Levy from any income derived on your account.

For more information, please contact your fund or the Australian Tax Office.

Your privacy is important to us. To find out how we manage your personal information, please refer to our [Privacy Policy](#).

☐ I have read the above and agree to provide my tax file number.

My tax file number:

For advisers only

When you log in, you'll see a complete overview of your clients within IOOF Employer Super.

In order to submit transactions on behalf of one of your clients, you must have authority to represent that client. To set up an authority to represent for a client, you will need to download the Authority to Represent form from the Documents section of our website (www.ioof.com.au).

This form must be signed by the client and returned to us. Once we have processed the form, you will be able to access online transaction functions for that client.

Bulk Switching

An additional function available exclusively to advisers is bulk switching. You can switch multiple clients from one managed fund to one or more other funds without needing to complete a separate transaction for each client. Please note, bulk switching is not available for MySuper clients. If you wish to change the investment strategy of a MySuper client, please complete a 'Switching instructions' form available on our website (www.ioof.com.au) or contact Adviser Services on 1800 333 909.

This function makes it easy to:

- choose the investment you want to sell
- select the clients you want to sell that investment for
- specify a percentage of client holdings to sell
- identify one or more replacement investments.

Once you've made the necessary selections, the required buys and sells are created automatically for up to 200 clients at a time. Standing instructions for these clients will also be modified to reflect the changes to their portfolio.

The process is designed to be simple and user-friendly with automatic validation at each step. Any issues are highlighted with meaningful error messages to allow you to make adjustments as necessary.

To bulk switch, you select '**Bulk Switch**' from the drop down menu. You will then see the following screen.



You can group the members you wish to do a bulk switch under a number of different categories, these include:

- member name
- adviser name
- investment
- state
- age
- MySuper status
- employer
- account type, such as accumulation/investment, pension, pension-allocated, pension-transition to retirement, pension-term allocated, insurance only.

In the example show we have selected a specific investment, IOOF Cash Management Trust (SMF0411AU) – Superannuation, to switch members from, then clicked '**Search**'.

The screenshot shows the 'Bulk switch' section with three tabs: '1. Member search', '2. Bulk switch', and '3. Confirm changes'. The '1. Member search' tab is active. It contains a search form with fields for 'Surname/member number', 'Adress', 'Work email', 'State', and 'Age'. A dropdown menu is open for 'State', showing a list of IOOF Multi Series Balanced Trusts. To the right, there are fields for 'Account type', 'My Super', 'Employer', 'Current balance', and 'Postcode', along with 'Search' and 'Reset' buttons.

You are then presented a list of all your clients who hold units in the IOOF Cash Management Trust.

The screenshot shows the 'Bulk switch' section with the '1. Member search' tab active. Below the search form, there is a 'Search Result' section. It includes a 'Bulk switch' button and a table of search results. The table has columns for 'Member', 'Product type', 'Apprentice', 'Date of birth', 'Member number', 'Address', 'Adult status', and 'Current balance'. The table contains 10 rows of data, each representing a client.

Member	Product type	Apprentice	Date of birth	Member number	Address	Adult status	Current balance
☐	Superannuation	Accumulation			Yes	No	\$0.00
☐	Superannuation	Accumulation			Yes	No	\$23,499.37
☐	Superannuation	Accumulation			Yes	No	\$48,111.00
☐	Superannuation	Accumulation			Yes	Yes	\$18,337.09
☐	Superannuation	Accumulation			Yes	No	\$6,345.00
☐	Superannuation	Accumulation			Yes	No	\$3,798.88
☐	Superannuation	Accumulation			Yes	No	\$17,721.17
☐	Superannuation	Accumulation			Yes	No	\$17,371.45
☐	Superannuation	Accumulation			Yes	No	\$4,602.00
☐	Superannuation	Accumulation			Yes	No	\$11,526.52

At this stage you can elect to either specify which clients you wish to bulk switch out of IOOF Cash Management Trust by ticking the box next to the members name or you can select them all, by clicking on the box next to the heading 'Member'. Once you have selected the members you wish to bulk switch, then click on **'Bulk switch'**.

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Member search: [Search]

User: [Redacted] Quick Links

Bulk switch

1. Member search | 2. Bulk switch | 3. Confirm changes

Search Result

Search results table:

ID	Member	Product type	Account type	Date of birth	Member number	Address	ADB: yes	Current balance
IP	[Redacted]	Superannuation	Accumulation	[Redacted]	[Redacted]	Yes	No	\$58,852.95
IP	[Redacted]	Superannuation	Accumulation	[Redacted]	[Redacted]	Yes	No	\$64,384.68
IP	[Redacted]	Superannuation	Accumulation	[Redacted]	[Redacted]	Yes	No	\$255,524.47
IP	[Redacted]	Superannuation	Accumulation	[Redacted]	[Redacted]	No	No	\$463,811.33
IP	[Redacted]	Superannuation	Accumulation	[Redacted]	[Redacted]	Yes	Yes	\$419,877.18
IP	[Redacted]	Superannuation	Accumulation	[Redacted]	[Redacted]	Yes	Yes	\$75,458.68
IP	[Redacted]	Superannuation	Accumulation	[Redacted]	[Redacted]	Yes	Yes	\$2,375.08
IP	[Redacted]	Superannuation	Accumulation	[Redacted]	[Redacted]	Yes	No	\$158,438.53
IP	[Redacted]	Superannuation	Accumulation	[Redacted]	[Redacted]	No	No	\$38,807.51
IP	[Redacted]	Superannuation	Accumulation	[Redacted]	[Redacted]	Yes	Yes	\$209,006.88

208 records found (208 selected)

To start it is necessary for you to decide what percentage of the IOOF Cash Management Trust you wish to switch out of (sell). In this example we have chosen 100 per cent.

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Member search: [Search]

User: [Redacted] Quick Links

Bulk switch

1. Member search | 2. Bulk switch | 3. Confirm changes

Investments to sell

Investment	Percentage to Sell
IOOF Cash Management Trust (SR) (SR)	100.00%

Investments to buy

Investment	Funds Creditable	FB	Remove
Investment to be distributed by name or ATO cash flow...			
Total	0.00%		
(Distribution percentage to be distributed)	100.00%		

Selected members information

Name	Number	Total Portfolio	Current Holding	Investment to Sell Units	Pending	Not Pending	% of Total portfolio
[Redacted]	[Redacted]	\$20,540.37	\$1,074.65	\$0.00	\$1,074.65	\$0.00	0.00%
[Redacted]	[Redacted]	\$49,111.90	\$2,879.48	\$0.00	\$2,879.48	\$0.00	0.00%
[Redacted]	[Redacted]	\$132,327.39	\$8,875.94	\$0.00	\$8,875.94	\$0.00	0.00%
[Redacted]	[Redacted]	\$8,848.58	\$8,814.72	\$0.00	\$8,814.72	\$0.00	0.00%
[Redacted]	[Redacted]	\$34,778.80	\$34,261.88	\$0.00	\$34,261.88	\$0.00	0.00%
[Redacted]	[Redacted]	\$16,331.47	\$31,765.21	\$0.00	\$31,765.21	\$0.00	0.00%

You will then need to add the investment you wish to switch your clients into. You can switch an existing investment into more than one investment by adjusting which percentage you would like switched.

Bulk switch

1. Member search | **2. Bulk switch** | 3. Confirm changes

Investments to sell

Investment	Percentage To Sell
IOOF Cash Management Trust (DMP4114U)	100.00%

Investments to buy

Investment	Funds Distribution	F.B.	Amount
IOOF Multi-Axial Shares Trust (DMP4114U)	50.00%	✓	
IOOF Multi-Axial Shares Trust (DMP4114U)	50.00%	✓	
Total	100.00%		

Unallocated percentage to be distributed: 0.00%

Select members information

Name	Number	Total Portfolio	Current Holding	Pending	Net Holding	% of Total portfolio
		\$29,547.37	\$1,274.93	\$0.00	\$1,274.93	0.00%
		\$49,115.00	\$2,673.89	\$0.00	\$2,673.89	0.00%
		\$102,327.29	\$5,675.84	\$0.00	\$5,675.84	0.00%
		\$9,995.19	\$5,814.72	\$0.00	\$5,814.72	0.00%

Please note, the final percentage amount must add up to 100 per cent. Then click **'Next'**.

You are then asked to confirm the bulk switch. This section covers which members will be affected by the switch and what the buy and sell amounts are at member level.

This section not only includes the members who will be included in the transaction but also those who are excluded from the transaction and the reason why. Once you are happy with the transaction click **'Submit'**. If you wish to make any changes you can either cancel or click **'Back'** to make any amendments.

Bulk switch

1. Member search | 2. Bulk switch | **3. Confirm changes**

Please Note:
If you are completely selling out of IOOF Cash Management Trust (DMP4114U), any future distribution strategies (DCA) that contain this investment will be updated, rounding the current value with the distribution equal to the funds distribution set out by the buy.

1. Members included in this transaction | 2. Members excluded from this transaction

Name	Number	Sell investment	Amount To Sell	Buy investment	Amount To Buy
		IOOF Cash Management Trust (DMP4114U)	\$2,400.00	IOOF Multi-Axial Shares Trust (DMP4114U)	\$1,274.93
		IOOF Cash Management Trust (DMP4114U)	\$2,673.89	IOOF Multi-Axial Shares Trust (DMP4114U)	\$1,274.93
		IOOF Cash Management Trust (DMP4114U)	\$5,675.84	IOOF Multi-Axial Shares Trust (DMP4114U)	\$1,274.93
		IOOF Cash Management Trust (DMP4114U)	\$5,814.72	IOOF Multi-Axial Shares Trust (DMP4114U)	\$1,274.93

You will then be required to enter in your online password. This is to ensure that an order is not submitted accidentally. This is important since the order can't be modified or cancelled once it has been submitted.

Once you have entered your password, you'll be presented with the following screen which confirms that your order has been submitted and provides a link to the order monitor.

Bulk switch result

Please find the results of the bulk switch listed below.

Any future cash flow strategy changes would have taken effect immediately.

You can track the member's portfolio change requests in your [order monitor](#).

Individual member results

Name	Number	Reweight	Investment strategy
		Successful	N/A
		Successful	N/A

Other online features

In addition to online trading there are also a number of other features available. These Include adviser summary, advanced member search and lists by members, employers and investments. You also have an administration section which allows you to change your password and contact details.

Adviser summary

This provides you with a top level summary of the total number of employer and member clients by funds under administration.



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Member search

User

Quick Links

Adviser summary

	Total number	Total assets under management	Assets per client
Employers	1	\$6,316,499.26	\$1,177,132.18
Members	384	\$90,637,324.84	\$108,309.68

You can drill down each category to see a full list of your clients.



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Member search

User

Quick Links

Member list for adviser -

ABCDEFGHIJKLMNOPQRSTUVWXYZ

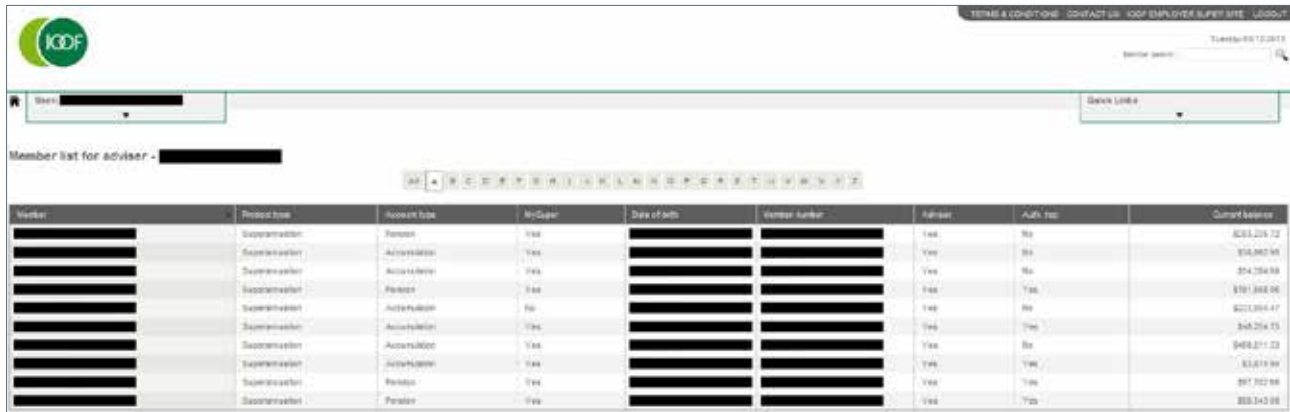
<<First < prev/2 <next >last >>

Member	Product type	Account type	MySuper	Date of birth	Member name	Active	Auth. rep.	Current balance
	Superannuation	Accumulation	Yes			Yes	No	\$653.82
	Superannuation	Accumulation	Yes			Yes	No	\$29,543.37
	Superannuation	Pension	Yes			Yes	Yes	\$59,815.93
	Superannuation	Pension	Yes			Yes	No	\$26,273.96
	Superannuation	Accumulation	Yes			Yes	No	\$49,111.90
	Superannuation	Accumulation	No			Yes	No	\$717,469.82
	Superannuation	Accumulation	Yes			Yes	Yes	\$102,327.06
	Superannuation	Accumulation	Yes			Yes	No	\$0.00
	Superannuation	Pension	Yes			Yes	Yes	\$9,543.34
	Superannuation	Accumulation	Yes			Yes	No	\$0.00
	Superannuation	Accumulation	Yes			Yes	No	\$43,565.23
	Superannuation	Accumulation	Yes			Yes	No	\$21,631.13
	Superannuation	Accumulation	Yes			Yes	No	\$6,945.06
	Superannuation	Pension	Yes			Yes	No	\$329,337.71
	Superannuation	Pension	Yes			Yes	No	\$49,895.96
	Superannuation	Pension	Yes			Yes	Yes	\$0.00
	Superannuation	Pension	Yes			Yes	Yes	\$0.00
	Superannuation	Pension	Yes			Yes	No	\$105,215.53
	Superannuation	Accumulation	Yes			Yes	No	\$24,719.80
	Superannuation	Pension	Yes			Yes	No	\$103,615.99

Member list

This provides you with an alphabetical listing of all your member clients which summaries their details including product type, account type, current balance, authorised representative status and whether they are a MySuper member.

You can also drill down on each member to find more details about their account.



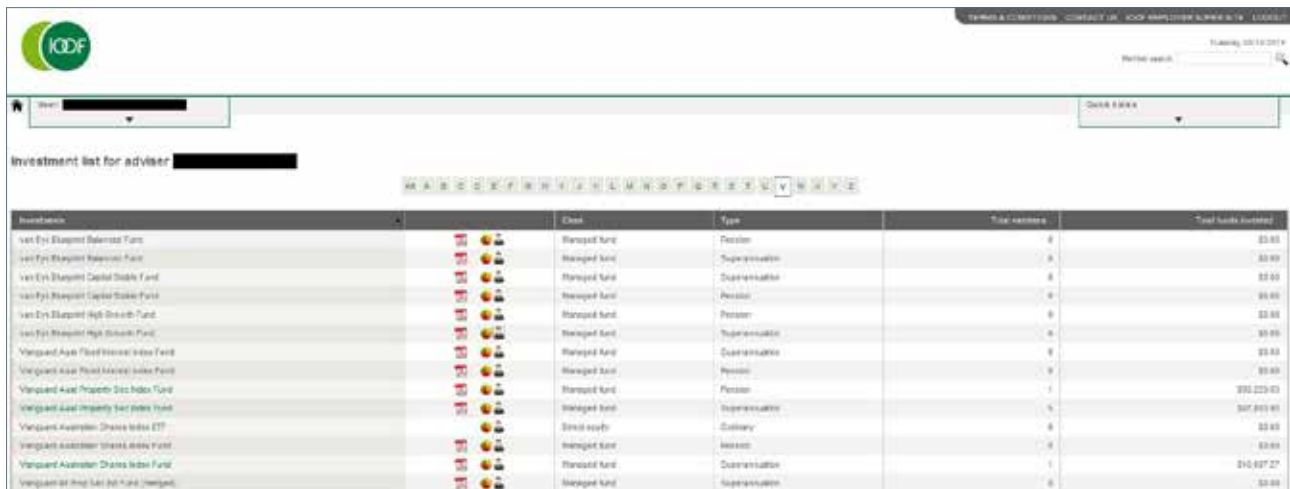
Member	Product type	Account type	MySuper	Date of birth	Member number	Adviser	Auth rep	Current balance
[REDACTED]	Superannuation	Pension	Yes	[REDACTED]	[REDACTED]	Yes	No	\$23,224.72
[REDACTED]	Superannuation	Accumulation	Yes	[REDACTED]	[REDACTED]	Yes	No	\$16,967.96
[REDACTED]	Superannuation	Accumulation	Yes	[REDACTED]	[REDACTED]	Yes	No	\$24,754.88
[REDACTED]	Superannuation	Pension	Yes	[REDACTED]	[REDACTED]	Yes	Yes	\$191,868.06
[REDACTED]	Superannuation	Accumulation	No	[REDACTED]	[REDACTED]	Yes	No	\$271,894.47
[REDACTED]	Superannuation	Accumulation	Yes	[REDACTED]	[REDACTED]	Yes	Yes	\$48,254.75
[REDACTED]	Superannuation	Accumulation	Yes	[REDACTED]	[REDACTED]	Yes	No	\$498,877.23
[REDACTED]	Superannuation	Accumulation	Yes	[REDACTED]	[REDACTED]	Yes	Yes	\$3,618.84
[REDACTED]	Superannuation	Pension	Yes	[REDACTED]	[REDACTED]	Yes	Yes	\$97,702.88
[REDACTED]	Superannuation	Pension	Yes	[REDACTED]	[REDACTED]	Yes	Yes	\$28,543.88

Employer list

This provides you with a summary of all your employer clients including the total number of members under each employer and the total funds invested. You can also drill down on each employer to find more details about their account.

Investment list

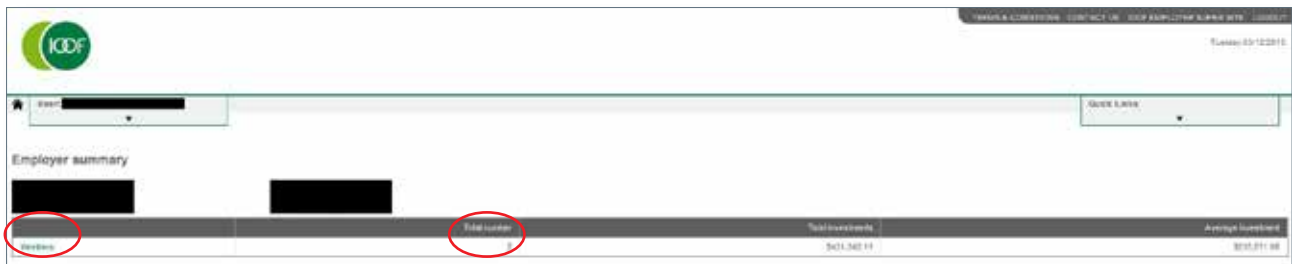
This page gives you a summary of all the investments available for your clients including the total amount invested in each option. There are links to fact sheets, investment allocation and management expense ratio for each option.



Investment	Class	Type	Total members	Total funds invested
Van Eys Blueprint Balanced Fund	Managed fund	Equity	8	\$3.83
Van Eys Blueprint Balanced Fund	Managed fund	Superannuation	8	\$3.89
Van Eys Blueprint Capital Growth Fund	Managed fund	Superannuation	8	\$3.88
Van Eys Blueprint Capital Growth Fund	Managed fund	Pension	8	\$3.88
Van Eys Blueprint High Growth Fund	Managed fund	Pension	8	\$3.88
Van Eys Blueprint High Growth Fund	Managed fund	Superannuation	8	\$3.88
Vanguard Asia Pacific Index Fund	Managed fund	Superannuation	8	\$3.83
Vanguard Asia Pacific Index Fund	Managed fund	Pension	8	\$3.88
Vanguard Asia Pacific Index Fund	Managed fund	Pension	8	\$3.88
Vanguard Asia Pacific Index Fund	Managed fund	Pension	1	\$92,225.03
Vanguard Asia Pacific Index Fund	Managed fund	Superannuation	5	\$47,803.81
Vanguard Australian Shares Index ETF	Direct equity	Equity	8	\$3.83
Vanguard Australian Shares Index Fund	Managed fund	Equity	8	\$3.83
Vanguard Australian Shares Index Fund	Managed fund	Superannuation	1	\$10,837.27
Vanguard Australian Shares Index Fund	Managed fund	Superannuation	8	\$3.88

For employers only

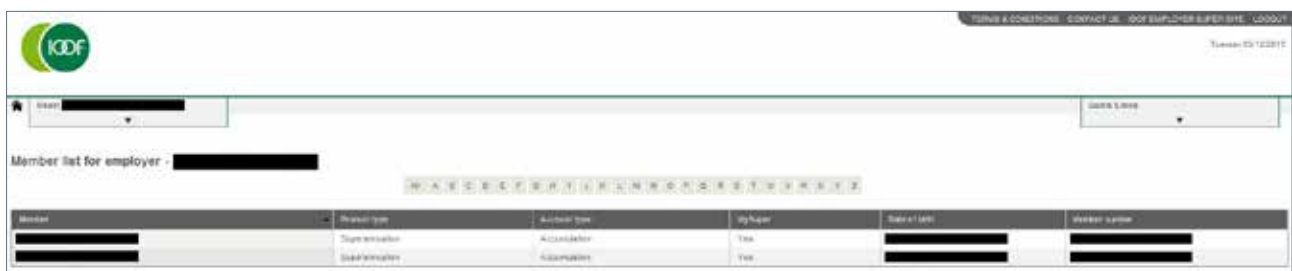
When you log in, you'll see the employer summary, a snapshot of all your employees that are invested in IOOF Employer Super.



Click on the members or total number to get more details about your employees, including

- product type
- account type
- MySuper status
- date of birth
- member number.

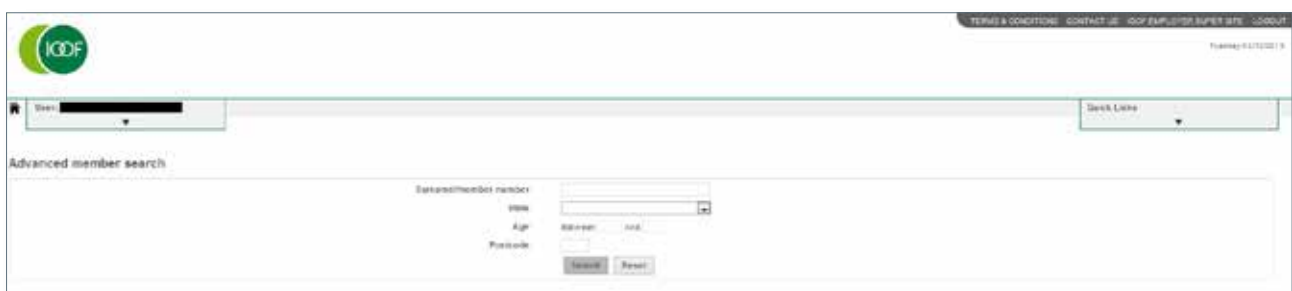
This detail can also be found through the member list search.



Advanced member search

The advanced member search allows you to search for employees in IOOF Employer Super by

- surname
- member number
- state
- age
- postcode.



Administration

There is an administration section which allows you to change your password and contact details.

For more information please visit our website www.ioof.com.au

IOOF Employer Super is issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021 AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818.

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